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## THE OLD AGE AND SURVIVORS INSURANCE.

Part-translation from the  
 "Kaufm. Zentralblatt Zurich."  
 By J. J. SCHNEIDER.

On Sunday, July 6th last, the Referendum for the "Alters & Hinterbliebenen Versicherung" "Assurance vieillesse et survivants" (Old Age and Survivors Insurance) was accepted by the Swiss people with a majority of 4 to 1 against, as mentioned in the last issue.

The first question the Swiss abroad will ask is, "Does it or does it not affect me, and if it does in what way?" The answer to this question is to be found in the "message of 24th May, 1946, sent to the Federal Assembly by the Federal Council" . . . . We provide that those Swiss who have settled abroad and who are not insured compulsorily, can insure themselves voluntarily, or, if they are already insured, that they can continue that insurance voluntarily . . . . By these words the Federal Council expressed the intention that his proposal should be based on an unrestricted general compulsion for all and thereby unite all circles in an undertaking of comprehensive solidarity. That requests for a comprehensive general solidarity was conceded in the two paragraphs 1 and 2 of the proposed bill, which was at the time accepted by a great majority of the Federal Assembly, and which was submitted to the people's decision. In these paragraphs it is declared, that the Swiss abroad be by law regarded as fully entitled to the benefit of this great social work and to enjoy the same rights as the citizen at home. For the first time in Swiss law-making a proposal has taken into consideration the interests of the Swiss residing abroad, placing them on the same level and treating them in the same manner as the citizens in Switzerland. A Swiss, who was born abroad and has never been fortunate enough to see his actual homeland and therefore only knows it from hearsay, from his parents or grandparents and from loyal family traditions, he will nevertheless have the right to an old age free from worries.

The Swiss law-maker will achieve his goal to unite in this truly federal work of general solidarity all Swiss living abroad in a dual manner. He demands in the first place a compulsory insurance of Swiss citizens living abroad who are professionally in close connection with the homeland, such as representatives, employees, or agents of Swiss nationality, who are employed by Swiss firms or undertakings or who are in diplomatic or consular service abroad and, in the second place, that on principle all foreigners resident in Switzerland have to be compulsorily insured.

This latter requirement from the part of all foreigners resident in Switzerland creates for the Swiss diplomatic service the legal bases for claiming a treatment of Swiss citizens living abroad in regard to Old Age and Survivors Insurance which is absolutely equal to that enjoyed by the citizen of the respective country. The compulsory insurance of foreigners residing in Switzerland is the instrument in the hands of a clever diplomat or a negotiator by means of which he can translate into deeds not merely put down on paper, the right to reciprocity of social provisions. The fact that the foreign resident whose country does not grant reciprocity cannot obtain the full and unrestricted

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benefit of the Swiss institution but has to be content with a pension reduced by a third, is legally quite correct. It may even serve to induce socially progressive states to grant to Swiss residents in their country the same treatment regarding Old Age and Survivors Insurance, as the one enjoyed by their own citizens.

One might say that this way of securing a worry-free old age to our compatriots abroad wholly depended on the ability and resoluteness of our diplomatic representatives. Many a Swiss abroad, who has experienced these characteristics in our diplomatic service, does not look with great confidence towards a realization of his worry-free old age from that source and is of the opinion that it is considerably safer for him to rely upon his own ability rather than upon the activities and resourcefulness of our diplomatic representatives. The new proposed bill meets this view in the widest sense. All Swiss citizens residing abroad, who are not liable to insure themselves owing to their professional activities have the opportunity of joining the Federal Old Age and Survivors Insurance voluntarily, provided the joining takes place prior to the age of 30. For a start, when the bill becomes law, all Swiss up to the age of 65 can join and moreover, those Swiss who emigrate after having been compulsorily insured in Switzerland have the right to continue that insurance voluntarily abroad, thus they can for ever maintain their claim to a worry-free old age at home.

This voluntary insurance raises questions and problems of a finance-political nature. One thing is certain: it will be a matter of some difficulty to ascertain the best way of fixing and collecting the contributions payable by the insured and of handing over the sums due to the contributor. However, it has already been proved that Switzerland is prepared to solve these questions and problems and to surmount these difficulties in a manner favourable to the Swiss abroad, by the fact that it is proposed to open special equalisation funds for Swiss abroad.

These would guarantee the equal treatment of all persons voluntarily insured and would enable the Swiss Consulates, which would be responsible for the collection of contributions and the payment of pensions, to serve as a centre of social benefits in the service for the Swiss abroad. Not every Consulate, not even every Legation has a Social Attaché, but each Consulate, even the most insignificant post of our diplomatic or consular service, will in future be an outpost of Swiss solidarity.